UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF IOWA

CHAPTER 7

In re: Case No.

KARI ZANGERLE Debtor 94-60663KW

U.S. BANKRUPTCY COURT NORTHERN DISTRICT OF IOWA NORWEST BANK IOWA, N.A., BARBARA A EVERLY, CLERK

Card Services Division, Plaintiff

٧.

KARI ZANGERLE Defendant

Adversary Proceeding No. 94-6091KW

HLED

JUDGMENT

The issues of this proceeding having been duly considered by the Honorable Paul J. Kilburg, United States Bankruptcy Judge, and a decision having been reached without trial or hearing,

IT IS ORDERED AND ADJUDGED: that the Defendant's debt in the amount of \$2,045.68 is excepted from discharge pursuant to 11 U.S.C. Section 523(a)(2)(A).

IT IS FURTHER ORDERED Judgment is entered in favor of the plaintiff and against the defendant in the amount of \$2,045.68 plus interest at the rate of 15.0% per annum plus the costs of this action.

> BARBARA A. EVERLY Clerk of Bankruptcy Court

Deputy Clerk [Seal of the U.S. Bankruptcy Court]

Date of Issuance: June 29, 1995 Recorded Vol V Page 31

UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF IOWA

IN RE:) CASE NO. 94-60663-KW) ADVERSARY NO. 94-6091KW
KARI ZANGERLE,) ADVERSART NO. 94-0091KW
Debtor.) PILED U.S. BANKRUPTCY COURT NORTHERN DISTRICT OP IOWA
NORWEST BANK IOWA, NATIONAL, ASSOCIATION, Card Services Division,) } JUN 2 9 1995
Plaintiff,	BARBARA A EVERLY, CLERK CONSENT ORDER AND JUDGMENT ENTRY
vs.	
KARI ZANGERLE,))
Defendant.)

NOW on this 29 day of June, 1995, this matter comes before the court. The court finds that on July 15, 1994, the Plaintiff filed a Complaint to Determine the Dischargeability of the Defendant's Debt of \$2,045.68 pursuant to 11 U.S.C. §523(a)(2)(A).

The Court finds that the parties have entered into a Stipulated Motion for Entry of Judgment that the Defendant's debt in the amount of \$2,045.68 is excepted from discharge pursuant to 11 U.S.C. §523(a)(2)(A).

The court further finds that the parties stipulate and agree to the entry of Judgment in favor of the Plaintiff in the sum of \$2,045.68 plus interest at the rate of 15.0% and the costs of this action.

ACCORDINGLY, IT IS THEREFORE ORDERED that the Defendant's debt in the

amount of \$2,045.68 is excepted from discharge pursuant to 11 U.S.C. §523(a)(2)(A).

IT IS FURTHER ORDERED that a Judgment be entered in favor of the Plaintiff against the Defendant in the amount of \$2,045.68 plus interest at the rate of 15.0% per annum plus the costs of this action.

The Court further enters judgment in favor of the Plaintiff for \$150.00 pursuant to this Court's Order of March 10, 1995.

Paul J. Kilburg, Bankruptcy Judge Northern District of Iowa

Prepared and submitted by:

G. Mark Rice, 504-64-2288 620 Hubbell Building Des Moines, IA 50309 (515) 246-1400 ATTORNEY FOR NORWEST BANK IOWA, N.A.

APPROVED AS TO FORM AND CONTENT:

Don Gottschalk 486 52-5765

704 Main Street

P.O. Box 523

Cedar Falls, IA 50613

ATTORNEY FOR DEFENDANT

Notice sent to: W Judgment

G. Mark Rice 620 Hubbell Building Des Moines, IA 50309

Don E. Gottschalk 704 Main Street PO Box 523 Cedar Falls, IA 50613

US Trustee - CR Law Building Suite 400 225 2nd Street SE Cedar Rapids, IA 52401

> 6-29-95 neg

UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF IOWA

JUL 13 1995

		BARBARA A. EVERLY, CLERK
IN RE:)	CASE NO. 94-60663-KW
)	ADVERSARY NO. 94-6091KW
KARI ZANGERLE,)	
)	
Debtor.)	
NORWEST BANK IOWA, NATIONAL,	_	
ASSOCIATION, Card Services Division,	í	
ASSOCIATION, Cald Scivices Division,)	
	Ś	
Plaintiff,	Ś	AFFIDAVIT IN SUPPORT
VS.	Ś	OF BILL OF COSTS
	Ś	
KARI ZANGERLE,	Ś	
,)	
Defendant.)	
STATE OF IOWA))SS.		
POLK COUNTY		

- I, G. Mark Rice, being first duly sworn upon oath deposes and states as follows:
- 1. I am an attorney duly licensed to practice law in the State and Federal courts of lowa.
 - 2. I am the attorney for the Plaintiff, Norwest Bank Iowa, N.A.
- 3. The Plaintiff, Norwest Bank Iowa, N.A., Card Services Division, incurred costs of \$120.00 for filing its complaint in the above-captioned matter.
- 4. I have personal knowledge that the Plaintiff advanced this sum and that such item is correct and has been necessarily incurred in the case and that the services for which fees have been charged for were actually and necessarily performed.

Recorded of Jol. II

- 5. The Defendant, Kari Zangerle, is not in the military service of the United States of American, not in the military forces of any nation allied with the United States of American in the prosecution of present war, nor has she been ordered to report for induction under the provision of the Selective Training and Service Act of 1940, as amended, and she has not been ordered to report for service as a member of the Enlisted Reserve Corps, nor is the Defendant entitled to any of the privileges under the provisions of the said Soldiers' and Sailors' Civil Relief Act of 1940, or amendments, as I verily believe.
 - The statements contained herein are true and correct as I verily believe. 6.

ADAMS & HOWE, P.C.

G. Mark Rice, 504-64-2288

620 Hubbell Building

Des Moines, IA 50309

(515) 246-1400

ATTORNEY FOR NORWEST BANK IOWA, N.A., CARD SERVICES DIVISION

Subscribed and sworn to before me on this 10

Notary Public in and for the State

Comme Engle 2194

of lowa

Copies to:

Don Gottschald 704 Main Street P.O. Box 523

Cedar Falls, IA 50613

PROOF OF SERVICE

instrument cause to eac		parties to the above record herein at their
respective a	adplatesses disclosed o	
	11-11	, 1995.
BY: Y	U.S. Mail	FAX
	Hand Delivered	Overnight Courier
	Federal Express	Other:
Signature:	Dud	AGL LYAL

U.S. Trustee this 7/17/95 74 com (2004) Deputy Clerk, Rapids, IA 52407 Rice, Don Gottschalk, U.S. Trustee P O Box 74890, Cedar Rapids, IA Copy to: G. Mark Bankruptcy Court,

July 17,

Date

United States Vankruptcy Court

GLED U.S. BANKRUPTCY COURT NORTHERN DISTRICT OF IOWA

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	RTHERN District of_	IOWA	JUL 17 199
In re		Bankruptcy Ca	BARBARA A EVERLY, CLE se No.
Kari Zangerle	Debtor	94-60663-K	W
Services Division	a, N.A., Card Plaintiff	Adversary Proc	ceeding No.
vs. Kari Zangerle	Defendant	94-6091KW	
	BILL OF COS	STS	
Notice is given that the followi	ing Bill of Costs will be presented to the ba	ankruptcy clerk at the following	g place and time:
Address	800 The Center, 425 Sec P. O. Box 74890 Cedar Rapids, IA 524	Date and T	7, 199 5
Fees of the clerk Fees of the clerk Fees for service of summons and Fees of the court reporter for a the case Fees and disbursements for print Fees for witnesses (itemized on r Fees for exemplifications and co Docket fees under 28 U.S.C. § 1 Costs incident to taking of depo	ove entitled action on June 29, 19 (date) ourt is requested to tax the following as conditions and all part of the transcript necessarily enting everse). opies of papers necessarily obtained for use in 1923	obtained for use in n this case sts:	late)
i, attorney for	DECLARATION rest Bank Iowa, N.A. (name of party) d were necessarily incurred in this action, to	declare under penalt	

By:

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NAME AND RESIDENCE	ATTEN	ATTENDANCE Total Days Cost		SUBSISTENCE Total Days Cost		AGE Total Cost	Total Cost
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NOTICE

Section 1924, Title 28, U.S. Code provides:

"Before any bill of costs is taxed, the party claiming any item of cost or disbursement shall attach thereto an affidavit, made by himself or by his duly authorized attorney or agent having knowledge of the facts, that such item is correct and has been necessarily incurred in the case and that the services for which fees have been charged were actually and necessarily performed."

Section 1920 of Title 28 reads in part as follows:

"A bill of costs shall be filed in the case and, upon allowance, included in the judgment or decree."

The Bankruptcy Rules contain the following provisions: Bankruptcy Rule 7054(b)

"COSTS. The court may allow costs to the prevailing party except when a statute of the United States or these rules otherwise provides. Costs against the United States, its officers and agencies shall be imposed only to the extent permitted by law. Costs may be taxed by the clerk on one day's notice; on motion served within five days thereafter, the action of the clerk may be roviowed by the court."

Bankruptcy Rule 9006(f)

"ADDITIONAL TIME AFTER SERVICE BY MAIL. When there is a right or requirement to do some act or undertake some proceeding within a prescribed period after service of a notice or other paper and the notice or paper other than process is served by mail, three days shall be added to the prescribed period."

Bankruptcy Rule 9021(a) (in part)

YOU MUST CALL the Clerk at 319/362-9696 to Obtain a time for this to be set....
DO NOT SERVE, or send to Clerk's Office, WITHOUT HAVING OBTAINED A DATE & TIME.
*Also, your affidavit must be attached. Include Military statement..

NOTE: